

## 2011 OPEN ENROLLMENT GUIDE

*For active and retired employees*

# Time to think about your 2011 group insurance.



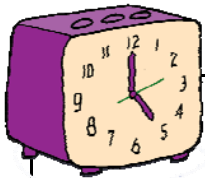
Be sure to review your 2011 Rate Sheets!

## OPEN ENROLLMENT FOR 2011

OCTOBER 18 ➔ NOVEMBER 5, 2010 AT 5:00 PM ET

- The time of year you can make changes to your group insurance ..... see page 1
- What's new for 2011? Lots! ..... see page 2
- Follow these steps ..... see page 5
- Don't forget your Flexible Spending Account ..... see page 8
- Potential cost savings for you ..... see page 8





## *Time to think about your 2011 group insurance*

Each fall, you have the opportunity to review your health plan options and make changes to your group insurance coverage for the next calendar year. (For represented employees, it is important to note that Open Enrollment choices and group insurance options are an outcome of the collective bargaining process.) In light of the challenging economic environment, it is more important than ever to understand and utilize the benefits available to you through Montgomery County. While the County and unions collaborate to offer you a comprehensive array of benefits, it is up to you to create the benefits package that best meets the needs of you and your family.

The goal of this guide is to provide you with the resources you need to help you make informed group insurance decisions for 2011. If you are an active employee and want to make changes for 2011, consider the convenience of the Online Open Enrollment System. You can use the system if you have a County email address (single sign-on) and access to any Internet-connected computer. Whether you use the online system or a paper election form, all changes must be received by November 5, 2010 at 5:00 p.m. ET. No exceptions will be made.

We are committed to offering competitive health care options at reasonable prices. However, as health care costs continue to escalate, insurance premiums continue to rise. For 2011, the County's group insurance premiums are generally increasing. As a result, the County will be contributing a higher dollar amount to your premiums for 2011, and you will see a rate increase as well. We understand that this can present challenges to many. To help address your concerns, we have included a section in this guide that is devoted to potential money-saving benefits and tips that you may want to consider.

Last fall, we introduced an annual survey to determine your level of satisfaction with our benefits communications. For this Open Enrollment, you will see that we have implemented some of your suggestions from last year's survey, such as the cost-saving measure of combining two versions of the Open Enrollment Guide (active and retired employees) into one version, and offering the online *Comparing Your Medical Benefits* at-a-glance summary on the Open Enrollment Home Page (see *Benefits Resources*, page 8).

We hope you find these approaches helpful in making your benefits decisions for 2011. It would be very much appreciated if you could take a few minutes to complete and return the survey at the end of this guide (also available online) and share your thoughts with us regarding our benefits communications.

Sincerely,

Joseph Adler, Director, Office of Human Resources (OHR)

# Welcome to Open Enrollment for 2011



## What is Open Enrollment?

Open Enrollment is generally the only time of year you can make changes to certain benefits for the next plan year. During Open Enrollment, you can enroll in, change or cancel selections for yourself and your dependents for group insurance, which includes:

- Medical coverage
- Prescription drug coverage
- Dental coverage
- Vision coverage
- Optional life insurance\*
- Dependent life insurance\*

\*Retired employees can only maintain or cancel these coverages.

## Flexible Spending Accounts (FSAs)

Open Enrollment is typically the only time of year that active employees can enroll or re-enroll in an FSA for the upcoming plan year:

- Health Care FSA
- Dependent Care FSA

If you are an active employee and current FSA participant, your elections will not carry over for 2011. To participate in 2011, you must *re-enroll* during this Open Enrollment period. Please note that retired employees are not eligible for FSAs.

## Retiree CareFirst BlueCross BlueShield Indemnity Plan

If you decide to discontinue your participation or change to another medical plan during Open Enrollment, you will not be able to re-enroll in this plan in the future. This plan is closed to new and former members.

## When do changes take effect?

Rate increases and changes made during this fall's Open Enrollment will take effect January 1, 2011.

## No changes?

If you decide that you do not want to make any benefits changes for 2011 after reading your Open Enrollment materials carefully, you do not need to do anything—unless you want to enroll or re-enroll in an FSA for 2011 (see column at left).

## Making changes when it's *not* Open Enrollment

If you have a qualified status change during the year (such as if you marry, divorce or have a child), you may be eligible to make certain changes to some of your benefits outside of the Open Enrollment Period. You must notify the Office of Human Resources and make your changes within 60 days of the date of your qualified status change.

For details, see the Group Insurance Summary Description available online at the Open Enrollment Home Page (see *Benefits Resources*, page 8).

## Participating agency employees:

Depending on your employer, not all of the benefits in this guide may apply to you. You are eligible for and can only change the benefits that appear on your 2011 Group Insurance Election Form.



**Monday, October 18 at 8:00 a.m. ET to  
Friday, November 5, 2010 at 5:00 p.m. ET**

# What's New for 2011?

## Health Care Flexible Spending Account (FSA) Changes for 2011

*For active employees who want to enroll or re-enroll in the Health Care FSA for 2011*

As a result of health care reform, over-the-counter drugs (except insulin) will no longer be eligible for reimbursement under FSAs unless prescribed by a physician. This change is effective for amounts paid with respect to taxable years beginning on or after January 1, 2011. However, if a participant incurs an eligible over-the-counter medical expense during the 2010 plan year, he or she can still submit it for reimbursement as long as the eligible expense is incurred on or before December 31, 2010.

Read more about tax-saving FSAs on page 8 of this Guide. For details, refer to the online 2011 FSA HR Topics (see *Benefits Resources*, page 8). Please note that retired employees are not eligible for FSAs.

## Lifetime benefits maximums eliminated

*For participants in the CareFirst BCBS POS High and Standard Option Out-of-Area Plans and CareFirst BCBS Indemnity Plan*

Also due to health care reform, lifetime maximums on the dollar value of medical benefits for any participant or beneficiary will be eliminated. The only plans affected by this change are the CareFirst BlueCross BlueShield POS High and Standard Option Out-of Area Plans and the CareFirst BlueCross BlueShield Indemnity Plan. All other medical plans offered by the County do not have lifetime maximums.

## Group insurance rates to increase

*For all group insurance participants*

Because overall plan costs and utilization continue to rise, group insurance rates will generally increase for 2011. Be sure to check your 2011 Rate Sheets carefully to see the cost of your benefits for 2011.

## Caremark High Option Prescription Plan rates increased by final 1/3

*For retirees in the Caremark High Option Prescription Plan*

In 2009, the calculation used to determine the Caremark High Option Prescription Plan retiree premium was changed such that the County no longer shared in the cost differential between the Standard and High Option Prescription Plans. To mitigate the impact of the increase, however, the County spread the cost differential for participants over a three-year period (2009 to 2011) by one-third of the increase each year.

For 2011, the High Option Prescription Plan retiree rates will reflect the third and final stage of this three-year increase, and participants' 2011 premiums will include the full cost difference between the Standard and High Option Prescription Plans. (The County will still share in the premium cost, but only up to the level provided for the Standard Option Prescription Plan.)



During Open Enrollment, carefully consider whether the Standard Option or High Option Plan is right for you and your family:

- Review the 2011 Rate Sheets.
- Attend a Caremark seminar.
- Call Caremark directly at 1-866-240-4926 to speak with a representative.
- Use the Caremark Rx Estimate Worksheet available online at:

[www.montgomerycountymd.gov/ohr](http://www.montgomerycountymd.gov/ohr)

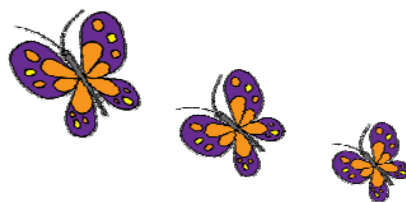
*Click Open Enrollment, then click your Open Enrollment Home Page link.*



## New Group Insurance Dependent Eligibility Guidelines

*For all group insurance participants with eligible dependents age 19 to 26*

In August 2010, the County announced changes to its dependent eligibility guidelines for as a result of the 2010 Patient Protection and Affordable Care Act (PPACA). The PPACA requires healthcare plans to extend coverage to eligible dependent children until the day of their 26th birthday regardless of student, residency, marital or financial support status. (Note: Dependents cannot be eligible for nor have access to their own or their spouse's employer-sponsored health insurance.)



Below is a general overview of eligible dependents whom you may enroll in your medical, prescription drug, dental and/or vision benefits. In order to change your dependent coverage, you may need to provide certain documentation. See *Follow These Steps* (page 5) for a list of required documents.

**IMPORTANT:** If a dependent is no longer eligible (for example, your ex-spouse), you must remove that dependent from your coverage by completing a Dependent Deletion Form (see *Follow These Steps*, page 5). You are responsible for paying 100% of the claims expenses for any ineligible dependent who remains on the plan.



### Can I Enroll or Maintain Coverage for My ...

<b>Spouse or Domestic Partner</b>	If we are legally married, legally separated or are domestic partners?*	Yes
	If we are divorced or the domestic partnership has dissolved?	No
<b>Children</b>	Who are my biological children, legally adopted children, stepchildren, children of a domestic partner or children under my legal guardianship or custody <i>and</i> who are either: <ul style="list-style-type: none"> <li>Under age 19, <i>or</i></li> <li>Age 19 to 26 who are not eligible for and who do not have access to their own or their spouse's employer-sponsored health insurance?</li> </ul>	Yes
<b>Relatives</b>	Who are my sisters, brothers, parents or parents-in-law?	No
	Who are my grandparents, grandchildren, aunts, uncles, cousins, nieces or nephews?	No

\**Domestic partners:* For information regarding eligibility, possible tax consequences and required documentation, review the Domestic Partner Enrollment Packet available through the online Open Enrollment Home Page (see *Benefits Resources*, page 8).

# Follow These Steps...



## Step 1: Read your Open Enrollment materials.

To help you select your 2011 group insurance benefits, read your Open Enrollment materials carefully and explore the online tools available at the County's Open Enrollment Home Page. Visit [www.montgomerycountymd.gov/OHR](http://www.montgomerycountymd.gov/OHR) and select "Open Enrollment" to view:

- 2011 Group Insurance Summary Description
- 2011 Rate Sheets
- 2011 Flexible Spending Account HR Topics
- Caremark Rx Estimate Worksheet
- Benefits Forms
- Provider Websites
- *Comparing Your Medical Benefits at-a-glance* summary

## Step 2: Review your current benefit selections and dependent coverage.

To view your current benefits online, log on to the Online Open Enrollment System as described in Step 3.

If you are an active or retired employee who receives Open Enrollment materials at home, your current benefits are displayed on your pre-printed 2011 Group Insurance Election Form.

**No changes? STOP!** No need to do anything — *unless* you want to enroll or re-enroll in an FSA (if eligible) for the upcoming plan year.

## Step 3: Make your benefits changes for 2011 and mail all paperwork.

### How to Make Changes

ONLINE	PAPER
<i>For active employees who have a County email address:</i>	<i>For retired and active employees who do <u>not</u> have a County email address:</i>
<ol style="list-style-type: none"><li>1. Go to <a href="http://www.montgomerycountymd.gov/OHR">www.montgomerycountymd.gov/OHR</a> and select "Open Enrollment," then "Online Open Enrollment System."</li><li>2. Enter your user name and password. If you have forgotten them, call the IT Help Desk (page 8.)</li><li>3. Make your benefits changes by following the step-by-step instructions.</li><li>4. Review your Election Verification, then complete the final steps.</li><li>5. Your Election Verification will be emailed to your work email address. If you do not receive it, it means your changes were not accepted and you need to contact the OHR Benefits Team (page 8).</li><li>6. Complete any additional required forms and gather any required documentation (see page 5). Make a copy for your records and fax or mail them by the deadline. (The notarized <i>Affidavit of Qualified Dependent Status</i> cannot be faxed.)</li></ol>	<ol style="list-style-type: none"><li>1. Use a pencil to complete your pre-printed 2011 Group Insurance Election Form.</li><li>2. Complete any additional required forms and gather any required documentation (see chart on page 5).</li><li>3. Make a copy of all completed materials for your records.</li><li>4. Enclose your materials in the return envelope. Please do not fold the Election Form.</li><li>5. Add sufficient postage to the return envelope—additional postage is required.</li><li>6. Mail your completed Open Enrollment packet so that it is received by the deadline. Faxed Election Forms are not accepted.</li></ol>
<p style="text-align: center;"><b>IMPORTANT!</b> <i>Online changes override any paper submissions.</i></p>	





## Additional Required Forms and Documentation

<i>If you want to...</i>	<i>You need to make your benefits changes (online or using the Election Form) and also submit:</i>
Enroll yourself or dependents in the CareFirst BCBS POS medical plan	CareFirst BCBS Primary Care Physician Selection Form
Increase optional life insurance (active employees only)	Prudential's Short Form Health Statement Questionnaire
Add a dependent	Dependent Addition Form, plus the applicable document(s) listed on the back of the form (For children age 19 to 26, a notarized Affidavit of Qualified Dependent Status is also required)
Delete a dependent	Dependent Deletion Form, plus the applicable document(s) listed on the back of the form
Add a domestic partner	Domestic Partner Enrollment Packet
Delete a domestic partner	Domestic Partner Dissolution Packet

**Note:** All materials shown above are available online at [www.montgomerycountymd.gov/OHR](http://www.montgomerycountymd.gov/OHR) (click on "Open Enrollment" and then select your Home Page).

### Step 4: Review your Confirmation Statement.

In December, Confirmation Statements showing 2011 group insurance coverage will be mailed to the homes of all benefits-eligible employees – even those who do not make changes during Open Enrollment. Check your Confirmation Statement carefully. If you have any questions after reviewing the document thoroughly, contact the OHR Benefits Team in writing before January 1, 2011 (see *Benefits Resources*, page 8).

### Step 5: If applicable, look for your new plan member ID cards.

Participants who change plans or enroll for the first time during Open Enrollment should expect to receive a new plan member ID card from their insurance carrier. If you do not receive a new ID card by mid-January 2011, new cards may be printed online through your carrier's website. For assistance, contact your carrier directly (see *Benefits Resources*, page 8).



### Deadline: Friday, November 5, 2010 at 5:00 p.m. ET

- Online changes must be submitted by 5:00 p.m. ET on Friday, November 5, 2010.
- Completed 2011 Group insurance Election Forms and any additional required forms or documentation must be received in one packet by Friday, November 5, 2010 at 5:00 p.m. ET.
- Changes made during this fall's Open Enrollment period will be effective January 1, 2011.
- For active employees, new 2011 rates will appear on paychecks dated January 14, 2011.
- For retired employees, new 2011 rates will appear on pension checks dated January 1, 2011. For those who pay their group insurance premiums via Direct Bill, new 2011 rates will appear on the January invoice sent in December.

# Mark Your Calendar

## Important Open Enrollment Dates and Special Events

The OHR Benefits Team is pleased to announce the following Open Enrollment special events:



### Open Enrollment Health Fairs





Want to learn more about your group insurance plan? Attend an Open Enrollment Health Fair! Plan representatives will be available to answer your group insurance questions.

### Caremark Rx Seminars

Designed to help you better understand and utilize the Caremark Prescription Plan, the “Making the Most of Your Prescription Plan” seminar will cover topics such as using the Mail Order Program, taking advantage of cost-saving online tools, choosing between generic, brand and brand-preferred drugs and more. Caremark representatives and a pharmacist will be available to answer your questions.



## Open Enrollment Key Dates and Special Events

Date	Time	Key Date / Special Event
10/18/10	8:00 am ET	<b>Open Enrollment begins</b>
10/20/10 	11:00 am – 2:00 pm	Open Enrollment Health Fair (EOB Cafeteria)
10/27/10 	11:00 am – 2:00 pm	Open Enrollment Health Fair (EOB Cafeteria)
11/03/10 	2:30 pm – 4:00 pm	“Making the Most of Your Prescription Plan” Caremark Seminar (EOB Auditorium)
11/04/10 	2:30 pm – 4:00 pm	“Making the Most of Your Prescription Plan” Caremark Seminar (EOB Auditorium)
11/05/10	5:00 pm ET	<b>Open Enrollment ends</b>

**LOCATION:** Executive Office Building (EOB), 101 Monroe St., Rockville, MD 20850





## Benefits Communications Survey: *Please participate*

There are three ways to complete/return this survey: 1) online at [www.montgomerycountymd.gov/ohr](http://www.montgomerycountymd.gov/ohr); click "Open Enrollment," then the survey link, 2) fax to us at 240-777-5131 or 3) mail to us at 101 Monroe St., 7th Floor, Rockville, MD 20850. Thank you – we value your input! *Your OHR Benefits Team*

### 1. The *Open Enrollment Guide* was:

- ☐ Clear
- ☐ Somewhat clear (*please explain in Q. 10*)
- ☐ Unclear (*please explain in Q. 10*)
- ☐ I did not receive it or access it online

### 2. The *Open Enrollment Guide* was:

- ☐ More eye-catching than last year's Guide
- ☐ The same as last year's Guide
- ☐ Less eye-catching than last year's Guide
- ☐ I do not remember/did not receive last year's Guide

### 3. The *Open Enrollment Guide* provided:

- ☐ Just the right amount of information
- ☐ Too much information (*please specify what could be removed in Q. 10*)
- ☐ Not enough information (*please specify what was missing in Q. 10*)
- ☐ I did not receive it or access it online

### 4. Did you go online to reference any of the following materials to help you make your Open Enrollment decisions (*check all that apply*)?

- ☐ Online Open Enrollment Guide
- ☐ Online OHR Resource Library
- ☐ Online Group Insurance Summary Description
- ☐ Online providers' websites
- ☐ Other: \_\_\_\_\_
- ☐ I did not go online to review materials

### 5. What are the ways in which you are most interested in receiving benefits communications (*check all that apply*)?

- ☐ Emails to my home
- ☐ Online booklets
- ☐ Podcasts
- ☐ Webinars
- ☐ Blogs
- ☐ Online videos
- ☐ Text messages to my cell phone
- ☐ Paper mailings to my home
- ☐ On-site group seminar meetings
- ☐ Other (*please specify*): \_\_\_\_\_

### 6. How well do you think you understand your group insurance benefits?

- ☐ Very well
- ☐ Well
- ☐ Somewhat
- ☐ A little bit
- ☐ Not at all

### 7. How well do you think you understand your retirement benefits?

- ☐ Very well
- ☐ Well
- ☐ Somewhat
- ☐ A little bit
- ☐ Not at all

### 8. What benefits would you like to learn more about (*check all that apply*)?

- ☐ Medical
- ☐ Prescription
- ☐ Dental
- ☐ Vision
- ☐ Life insurance
- ☐ Flexible Spending Accounts
- ☐ Retirement
- ☐ Other: \_\_\_\_\_

### 9. How easy was it to find what you needed using the online Open Enrollment Home Page?

- ☐ Easy
- ☐ Somewhat easy (*please explain in Q. 10*)
- ☐ Difficult (*please explain in Q. 10*)
- ☐ I did not go online

### 10. How can future Open Enrollment or other benefits-related communications be improved?

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#### Your status:

- ☐ Active
- ☐ Retired
- ☐ Participating agency
- ☐ Municipality
- ☐ Other: \_\_\_\_\_

#### Your bargaining unit/employee type:

- ☐ Fire Bargaining Unit (IAFF)
- ☐ Office, Professional & Technical (MCGEO)
- ☐ Service Labor Trades (MCGEO)
- ☐ Police Bargaining Unit (FOP)
- ☐ Unrepresented

#### Your years of service with the County:

- ☐ Less than 1
- ☐ 1 to 5
- ☐ 6 to 10
- ☐ 11 to 20
- ☐ More than 20

# Benefits Resources



RESOURCE	PHONE	WEB / EMAIL
<b>Medical</b> <ul style="list-style-type: none"> <li>CareFirst BlueCross BlueShield</li> <li>Kaiser Permanente                             <ul style="list-style-type: none"> <li>Washington area</li> <li>Baltimore area</li> </ul> </li> <li>United Healthcare HMO</li> </ul>	888-417-8385  301-468-6000 800-777-7902 800-638-0014	www.carefirst.com & www.hcbo.com  http://my.kp.org/mida/mcounty & www.kaiserpermanente.org www.myuhc.com
<b>Prescription</b> <ul style="list-style-type: none"> <li>Caremark</li> </ul>	866-240-4926	www.caremark.com
<b>Dental</b> <ul style="list-style-type: none"> <li>United Concordia</li> </ul>	866-851-7564	www.ucci.com (Click on "Client's Corner," then "Montgomery County Gov't")
<b>Vision</b> <ul style="list-style-type: none"> <li>NVA</li> </ul>	800-672-7723	www.e-nva.com
<b>Flexible Spending Accounts</b> <ul style="list-style-type: none"> <li>PayFlex</li> </ul>	800-284-4885	www.HealthHub.com
<b>General Numbers and Websites</b> <ul style="list-style-type: none"> <li>OHR Benefits Team</li> <li>Online Open Enrollment Home Page</li> <li>Online HR Resource Library</li> <li>IT Help Desk (if you have forgotten your user name or password)</li> </ul>	240-777-5120 877-613-5212 N/A N/A 240-777-2828	Email: benefits@montgomerycountymd.gov 240-777-5131 (Fax) 240-777-5126 (TTY) www.montgomerycountymd.gov/OHR (select "Open Enrollment," then your Home Page link) www.montgomerycountymd.gov/OHR (select "HR Resource Library" link, then click "Benefits" tab at top) N/A

## Potential Cost Savings for You



### Flexible Spending Accounts: A Way to Lower Your Taxes

⇒ For active employees only

*A flexible spending account (FSA) enables you to save on taxes by paying for certain expenses with pre-tax dollars.*

The County offers two FSAs: the *Health Care FSA* and the *Dependent Care FSA*.

**NEW for 2011: Health Care FSA over-the-counter drug reimbursement rules will change.**

For details, see *What's New*, page 2.

*If you currently participate in an FSA, your elections will not carry over for 2011.*

To participate in an FSA for 2011, you must *re-enroll* during this Open Enrollment period.

*Think carefully and read the online FSA HR Topics (see Benefits Resources, page 8) before enrolling:*

If you do not have enough eligible expenses to cover the amount you set aside in your FSA, your remaining FSA money will be forfeited per the Internal Revenue Code!

# Potential Cost Savings for You, *continued*



## **Prescription Drug Coverage: Making the Most of Your Caremark Plan**

*Decide which Caremark Prescription Plan (Standard Option or High Option) is best for you by reviewing the coverage and 2011 rates.*

If you are currently a Caremark High Option Prescription Plan participant, consider switching to the Standard Option Prescription Plan which has a lower premium. Contact Caremark to compare usage costs and the premium differences under both plans (see *Benefits Resources*, page 8).

*For maintenance medications, take advantage of the Caremark Mail Service Program.*

Applicable copayments for prescriptions presented at retail pharmacy for maintenance medications are limited to the initial fill plus one refill. After that, you may fill your maintenance medications at a retail pharmacy, but will be required to pay the copayment plus the difference in cost between mail order and retail drugs. Avoid additional out-of-pocket expenses by using Caremark's Mail Service Program.

*Think generic.*

You can lower your out-of-pocket costs when you purchase generic medications instead of brand name medications. If you request the brand name drug for a drug that has a generic equivalent, you must pay the brand name copayment plus the difference between the cost of the brand name drug and its generic equivalent.

*Take advantage of online tools.*

Caremark.com offers an array of online tools to help you lower your prescription drug costs. Also, on the County's Open Enrollment Home Page, you can access the Caremark Rx Estimate Worksheet to see which plan (Standard Option or High Option) works best for you. Be sure to check it out!

## **Medical Coverage: Choosing the Plan that's Right for You**

*Know what is covered and at what percent; review the 2011 plan rates.*

Before selecting a medical plan or deciding to stay with your current one for 2011, review the Group Insurance Summary Description and plan booklet to familiarize yourself with any required copayments and deductibles. Also check to see if you need to choose a Primary Care Physician to access lower cost, in-network benefits.

In addition, review the 2011 rates in case you want to consider a lower-cost alternative. For example, CareFirst BlueCross BlueShield POS has two plans, Standard Option and High Option, which have different premiums and levels of benefits.

## **Dental and Vision Plans: Lowering Your Overall Costs**

*Consider the United Concordia Dental PPO and understand the plan guidelines.*

For example, if you join the Dental PPO, you receive a higher level of benefits if your dentist is an in-network provider.

*Enroll in a vision plan through NVA:*

- *The NVA Vision Plan (active employees) provides in- or out-of-network levels of coverage for routine eye exams, frames and lenses.*
- *The NVA Opti-Vision Plan (retired employees) offers discounts on routine eye exams, frames and lenses at participating providers.*

*Consider a medical plan with discounted dental and vision benefits.*

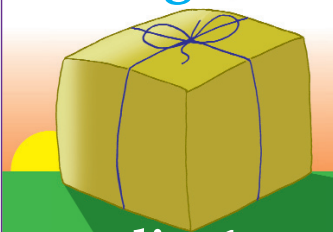
Kaiser Permanente offers discounted dental and vision benefits as part of its medical plan.

### **For more information**

Visit the Open Enrollment Home Page  
[www.montgomerycountymd.gov/OHR](http://www.montgomerycountymd.gov/OHR); click  
"Open Enrollment."



## My Benefits Package



### Go green—go online!

Generally, if you have a County email address and a computer connected to the Internet, you can participate in Open Enrollment using the online system. It's quick, easy and convenient! Once online, you can check your current coverage, make changes for 2011 and view a verification of your 2011 coverage immediately after making changes. You can even elect to receive future Open Enrollment-related materials (such as this guide) in an online format instead of receiving a mailing at your home. **For details, see Follow These Steps** (page 5) of this guide.



### Online tools—for everyone

If you have a computer connected to the Internet, you can access an array of useful tools to help you make your Open Enrollment decisions for 2011. These include the *2011 Group Insurance Summary Description*, *2011 Rate Sheets*, *Caremark Rx Estimate Worksheet*, benefits forms, provider websites and the *Comparing Your Medical Benefits* at-a-glance summary.

**Thank you** for allowing us to serve your group insurance needs. Please complete the annual Benefits Communications Survey in this guide (also available online). We value your feedback! —**Your OHR Benefits Team**

The County expects to continue its group insurance and retirement plans, but it is the County's position that there is no implied contract between employees and the County to do so. The County reserves the right to change or discontinue any terms of the plans, subject to applicable laws and collective bargaining agreements. The County may amend the plans, either prospectively or retroactively, as required by Federal or State law. In the event of a conflict between this Open Enrollment Guide and the County Code, the County Code will govern.

